

Information to identify the case:		
Debtor 1	Richard D. Conley Jr.	Social Security number or ITIN xxx-xx-8998
	First Name Middle Name Last Name	EIN --
Debtor 2	Suzanne J. Conley	Social Security number or ITIN xxx-xx-6653
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court District of New Jersey		
Case number: 12-15148-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard D. Conley Jr.

Suzanne J. Conley
fka Suzanne J. Troy

2/8/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard D. Conley, Jr.
 Suzanne J. Conley
 Debtors

Case No. 12-15148-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 61

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db/jdb
 513186928 +Richard D. Conley, Jr., Suzanne J. Conley, 709 Lincoln Avenue, Magnolia, NJ 08049-1525
 +BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 512816629 +Booth Radiology, PO Box 1259 Dept 87001, Oaks, PA 19456-1259
 513172204 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 512816640 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 512816649 +Guthy-Renker, PO Box 361448, Des Moines, IA 50336-1448
 512816651 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc Bank, PO Box 52530, Carol Stream, IL 60196)
 513068354 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 513588160 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 512816658 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 512816659 Remex Inc., 307 Wall St., Princeton, NJ 08540-1515
 512816660 Salute, PO Box 105555, Atlanta, GA 30348-5555
 512816661 +South Jersey Radiology, 1307 White Horse Rd, Suite A-102, Voorhees, NJ 08043-2100
 512864112 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2017 23:38:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 08 2017 23:38:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512816622 +EDI: AFFILIATEDGRP.COM Feb 09 2017 01:43:00 Affil Credit, 3055 41st St Nw St Po Box 7739,
 Rochester, MN 55903-7739
 512949693 +EDI: GMACFS.COM Feb 09 2017 01:41:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 512816624 +EDI: RMCB.COM Feb 09 2017 01:41:00 American Medical Collection Agency,
 2269 Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
 512816626 +EDI: BANKAMER.COM Feb 09 2017 01:50:00 Bank of America Home Loans, 7105 Corporate Drive,
 Plano, TX 75024-4100
 512816627 +EDI: TSYS2.COM Feb 09 2017 01:44:00 Barclaysbk, PO Box 8803, Wilmington, DE 19899-8803
 512816630 EDI: CAPITALONE.COM Feb 09 2017 01:49:00 Cap One, PO Box 85520, Richmond, VA 23285
 512816633 +EDI: CAPITALONE.COM Feb 09 2017 01:49:00 Cap One Na, PO Box 26625,
 Richmond, VA 23261-6625
 513209053 +EDI: BASSASSOC.COM Feb 09 2017 01:54:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 512916949 EDI: CAPITALONE.COM Feb 09 2017 01:49:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 512926721 +E-mail/Text: bankruptcy@cavps.com Feb 08 2017 23:38:57 Cavalry Portfolio Services,
 500 Summit Lake Drive, Suite 400, Valhalla. New York 10595-2322
 512816635 +EDI: CHASE.COM Feb 09 2017 01:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 512816636 +EDI: CHASE.COM Feb 09 2017 01:48:00 Chase/Cc, PO Box 15298, Wilmington, DE 19850-5298
 512816637 +EDI: RCSFNBMARIN.COM Feb 09 2017 01:46:00 Crdtonebnk, 585 S. Pilot Street,
 Las Vegas, NV 89119-3619
 512816639 +EDI: BLUESTEM Feb 09 2017 01:51:00 Fhut/Metbk, 6250 Ridgewood Road,
 St Cloud, MN 56303-0820
 512816641 +EDI: AMINFOFP.COM Feb 09 2017 01:45:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 513294404 EDI: RMSC.COM Feb 09 2017 01:50:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 512816642 EDI: RMSC.COM Feb 09 2017 01:50:00 Gecrib/Jcp, PO Box 984100, El Paso, TX 79998
 512816644 EDI: RMSC.COM Feb 09 2017 01:50:00 Gecrib/Lowes, PO Box 103065, Roswell, GA 30076
 512816645 +EDI: RMSC.COM Feb 09 2017 01:50:00 Gecrib/Paypal Smart Con, PO Box 981064,
 El Paso, TX 79998-1064
 512816647 +EDI: RMSC.COM Feb 09 2017 01:50:00 Gecrib/Walmart, PO Box 981400, El Paso, TX 79998-1400
 512816650 +EDI: HFC.COM Feb 09 2017 01:50:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 512816653 +EDI: IIC9.COM Feb 09 2017 01:51:00 Ic Systems Inc, PO Box 64378,
 Saint Paul, MN 55164-0378
 512929370 EDI: JEFFERSONCAP.COM Feb 09 2017 01:54:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 512816654 +E-mail/Text: LTDBankruptcy@ltdcommodities.com Feb 08 2017 23:39:27 LTD Commodities llc,
 PO Box 740, Deerfield, IL 60015-0740
 513188265 EDI: RESURGENT.COM Feb 09 2017 01:49:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513179223 EDI: RESURGENT.COM Feb 09 2017 01:49:00 LVNV Funding, LLC its successors and assigns as,
 assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 513121769 EDI: BL-BECKET.COM Feb 09 2017 01:51:00 Main Street Acquisition Corp assignee of CHASE,
 BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: Feb 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513133851 EDI: MERRICKBANK.COM Feb 09 2017 01:41:00 Merrick Bank, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
512816655 +EDI: MERRICKBANK.COM Feb 09 2017 01:41:00 Merrick Bank, Po Box 9201,
Old Bethpage, NY 11804-9001
512816656 +EDI: BLUESTEM Feb 09 2017 01:51:00 Metabnk/Fhut, 6250 Ridgewood Roa,
Saint Cloud, MN 56303-0820
512926061 +E-mail/Text: bknotice@ncmllc.com Feb 08 2017 23:38:50 National Capital Management, LLC,
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
512889836 +EDI: OPHSUBSID.COM Feb 09 2017 01:39:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512816657 +EDI: AGFINANCE.COM Feb 09 2017 01:40:00 Onemain Fi, 300 Saint Paul Pla Bspl3a,
Baltimore, MD 21202-2120
513160929 EDI: PRA.COM Feb 09 2017 01:40:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
PO Box 41067, Norfolk VA 23541
513159991 EDI: PRA.COM Feb 09 2017 01:40:00 Portfolio Recovery Associates, LLC,
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
513144333 EDI: PRA.COM Feb 09 2017 01:40:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
513881357 +EDI: PRA.COM Feb 09 2017 01:40:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513881356 +EDI: PRA.COM Feb 09 2017 01:40:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
512942095 +E-mail/Text: csidl@sbcglobal.net Feb 08 2017 23:39:07 Premier Bankcard, PO Box 2208,
Vacaville, CA 95696-8208
513294405 EDI: RECOVERYCORP.COM Feb 09 2017 01:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512816662 +EDI: WTRRN BANK.COM Feb 09 2017 01:47:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673
513185566 EDI: WFFC.COM Feb 09 2017 01:46:00 Wells Fargo Bank, N.A.,,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
512816663 +EDI: WFFC.COM Feb 09 2017 01:46:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341
512816664 +EDI: WFFC.COM Feb 09 2017 01:46:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
512816623 +EDI: GMACFS.COM Feb 09 2017 01:41:00 ally, PO Box 380902, Minneapolis, MN 55438-0902
TOTAL: 47

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
cr Jefferson Capital Systems LLC
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512816628* +Barclaysbk, Po Box 8803, Wilmington, DE 19899-8803
512816631* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512816632* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512816634* +Cap One Na, Po Box 26625, Richmond, VA 23261-6625
512816638* +Crdronebnk, 585 S. Pilot Street, Las Vegas, NV 89119-3619
512816643* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
512816646* +Gecrb/Paypal Smart Con, Po Box 981064, El Paso, TX 79998-1064
512816648* +Gecrb/Walmart, Po Box 981400, El Paso, TX 79998-1400
512816652* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc Bank, Po Box 52530, Carol Stream, IL 60196)
512929371* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
512929372* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
512816625 ###Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
512875300 ###Booth Radiology, P.O. Box 344, Woodbury, NJ 08096-7344

TOTALS: 2, * 12, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Edward R Wiercinski on behalf of Debtor Richard D. Conley, Jr. erw@partnerinthelaw.com
Edward R Wiercinski on behalf of Joint Debtor Suzanne J. Conley erw@partnerinthelaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
TOTAL: 6